

**UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

LETITIA M. BOWENS,

Plaintiff,

v.

ACCOUNT RECOVERY SOLUTIONS, LLC,

Defendant.

Case No.: 1:18-cv-07816

Honorable Judge Harry D. Leinenweber

**PLAINTIFF’S MOTION FOR DEFAULT JUDGMENT AGAINST  
ACCOUNT RECOVERY SOLUTIONS, LLC ON A SUM CERTAIN**

**NOW COMES** LETITIA M. BOWENS (“Plaintiff”), by and through her attorneys, Sulaiman Law Group, Ltd. (“Sulaiman”) and pursuant to Rule 55(b)(2) of the Federal Rules of Civil Procedure, requesting that this Honorable Court enter a Default Judgment against ACCOUNT RECOVERY SOLUTIONS, LLC (“Defendant”) and in support thereof, stating as follows:

1. On November 27, 2018, Plaintiff filed her Complaint for Relief pursuant to the Fair Debt Collection Practices Act (“FDCPA”), the Telephone Consumer Protection Act (“TCPA”), and the Illinois Consumer Fraud, and Deceptive Practices Act (“ICFA”) against Defendant.

2. The basis of Plaintiff’s Complaint is that Defendant violated the FDCPA, TCPA, and ICFA through its collection activities. Specifically, Plaintiff alleges that Defendant engaged in misleading collection activity against Plaintiff to collect on a debt.

3. On February 15, 2019, Leslie Nielson, a process server, effectuated service on Defendant by serving Lisa Knight, Registered Agent for Defendant.

4. On March 8, 2019, Defendant’s time to answer or otherwise plead elapsed.

5. On March 18, 2019, after Defendant failed to answer or otherwise plead, Plaintiff caused to be filed a Motion for Entry of Default. Attached to the Motion was an affidavit signed by the undersigned counsel, attesting that service had properly been effectuated and Defendant was not a member of a protected category. A copy of Plaintiff's Motion for Entry of Default was mailed to Defendant.

6. Plaintiff now moves this Honorable Court to enter a Default Judgment on a Sum Certain against Defendant and in favor of Plaintiff.

7. Defendant is aware of the instant proceedings and has willfully chosen not to formally enter the case despite proper service.

8. Plaintiff seeks statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A), as well as payment of his costs and reasonable attorney fees pursuant to 15 U.S.C. § 1692k(a)(3) and 815 ILCS 505/1.

### **STATUTORY DAMAGES**

9. Plaintiff seeks statutory damages of the maximum allowed under the FDCPA, \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A). Plaintiff seeks damages under the TCPA of \$1,500.00 per phone call pursuant to 47 U.S.C. §§227(b)(3)(B)&(C). Plaintiff alleges 12 phone calls for the amount of at least \$18,000.00.

10. Based on Defendant's conduct, Plaintiff believes this Honorable Court should not hesitate to punish Defendant to the fullest extent of the law. As Plaintiff's Complaint states, Defendant engaged in willfully harassing collection activity. Because Defendant has willfully chosen not to participate in the instant proceedings, it should not be given any benefit of the doubt by this Honorable Court.

11. Defendant has clearly demonstrated a lack of respect for the legal process. It has had clear notice of this lawsuit. Rather than avail itself to the legal process, Defendant has willfully chosen not to participate and as such has waived its right to be given any benefit by this Court.

**ATTORNEY FEES AND COSTS**

12. Plaintiff seeks \$3,436.25 in reasonable attorney fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) and 815 ILCS 505/1. *See* attached Exhibit A, a true and correct itemization of Plaintiff's reasonable attorney's fees and costs.

**WHEREFORE**, Plaintiff, LETITIA M. BOWENS, respectfully requests that this Honorable Court enter a judgment in her favor as follows:

- a. Entering a Default Judgment against ACCOUNT RECOVERY SOLUTIONS, LLC and in favor of Plaintiff;
- b. Awarding Plaintiff statutory damages of \$1,000.00 pursuant to 15 U.S.C. § 1692k(a)(2)(A) against ACCOUNT RECOVERY SOLUTIONS, LLC and in favor of Plaintiff;
- c. Awarding Plaintiff damages of \$18,000.00 pursuant to 47 U.S.C.(b)(3)(B)&(C).
- d. Awarding Plaintiff \$3,436.25 in costs and reasonable attorney fee pursuant to 15 U.S.C. § 1692k(a)(3) and 815 ILCS 505/1 against ACCOUNT RECOVERY SOLUTIONS, LLC and in favor of Plaintiff;
- e. Allowing judgment interest to be added; and
- f. Awarding any other relief as this Honorable Court deems just and appropriate.

Dated: May 23, 2019

Respectfully Submitted,

/s/ Alexander J. Taylor  
Alexander J. Taylor  
Counsel for Plaintiff

Sulaiman Law Group, LTD  
2500 S. Highland Ave., Suite 200  
Lombard, Illinois 60148  
Phone: (630) 575-8181  
ataylor@sulaimanlaw.com

**CERTIFICATE OF SERVICE**

The undersigned, one of the attorneys for Plaintiff, certifies that on May 23, 2019, he caused a copy of the foregoing **PLAINTIFF'S MOTION FOR DEFAULT JUDGMENT AGAINST ACCOUNT RECOVERY SOLUTIONS, LLC ON A SUM CERTAIN**, to be served by U.S. Mail, postage prepaid, on:

**Account Recovery Solutions, LLC  
c/o Registered Agent  
7014 13<sup>th</sup> Avenue, Suite 202  
United States Corporate Agents, Inc.  
Brooklyn, New York 11228**

s/ Alexander J. Taylor  
Alexander J. Taylor, Esq.